

DETAILED ACTION

1. This Office Action is the answer to the Amendment filed on March 18, 2009, which paper has been placed of record in the file.
2. Claims **1-42** are pending in this application.

Examiner's Amendment

3. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in the interview with Maura K. Moran on June 18, 2009.

Amending claim 1 as the following:

1. (Currently Amended) A method for providing remote web-based financial portfolio coaching, implemented via a computing device including at least one processor and memory, comprising:

receiving a selection of a service agreement from a user, via the computing device, wherein the selected service agreement is chosen from a plurality of different service agreements providing various service levels related to portfolio modeling and coaching, and wherein the various service levels define distinct combinations of support, financial models, portfolio modeling, and coaching services to the user;

Art Unit: 3692

identifying, by the computing device, a current financial portfolio of the user;
identifying, by the computing device, a financial model selected from a set of financial models defined by the selected service agreement, the financial model including a user profile based on personal financial parameters of the user including at least a risk tolerance level; and

providing to the user, via the computing device, customized financial coaching tailored to life intentions of the user, wherein the customized financial coaching includes suggestions for changes to the current financial portfolio based on the user profile and the selected service agreement, wherein the suggestions are presented in a natural language format, and wherein the suggestions include financial products and recommended securities for the user to purchase.

Allowable Subject Matter/Reasons for Allowance

4. Claims **1, 16 and 30** are allowed over the prior arts cited records.

The closest prior arts are:

Wallman (US 6,601,044) discloses a system for creating and managing on a cost-effective basis a complex portfolio of securities. Wallman teaches a computer-based system to which the investor provides his preferences, which system generates a portfolio that reflects the investor's preferences or assists the investor in selecting a portfolio, allows that portfolio to be modified by the investor as a whole portfolio and allows the investor to direct that the portfolio or specified individual securities in the portfolio be purchased or sold or modified as a portfolio transaction. The system of

Art Unit: 3692

Wallman does not show or suggest high level functionality such as the coaching feature. Coaching, in the context of the present claimed invention, alerts the customer to issues which need to be addressed, brings decisions which need to be made, signals customers when certain strategic conditions obtain. Wallman does not provide a user with the ability to choose a particular service level for modeling and coaching from a group service levels. The service levels affect the available financial modeling and the customized financial coaching. Instead, Wallman teaches providing the user with only one option for portfolio management. Wallman does not recognize that providing the user with different service levels related to portfolio modeling and coaching can provide a more tailored experience.

Star (US 6,606,606) discloses an access control is used to manage the ability of users to access features of the financial system interface. This access control does little more than control a user's permission or privilege to access pre-existing features of the financial system. The access control is part of the application's server's ability to provide multiple accesses to a small business owner's accounts by allowing multiple users to share the account. For example, the application server can allow a proprietary user, such as the root user, to set up a plurality of accounts, such as an account for their accountants, or secretary. The small business owner can provide controls that set the access the other user is given. The access control disclosed in Starr teaches granting or denying permission for a user to access an account, and this access control is determined by a "root user" or equivalent administrator. In contrast, the present claimed invention recites that the service agreement is selected by the user, enabling the user to

Art Unit: 3692

decide which service agreement and combination of services is most suitable for their needs. In the present claimed invention, the decision of which service level to select is directly determined by the end user, not an administrator or other third party. Moreover, the service level agreement of the present claimed invention provides different combinations of services, with each of these levels of services potentially containing different capabilities and service attributes. Thus, the present claimed invention does more than merely track which users can access the system, it also provides unique combinations of financial services to disparate users based on which service level agreement the user has selected.

Rebane (US 6,078,904) discloses a computer system and method for optimally allocating investment funds of an investor in a portfolio having a plurality of investments, comprising: determining a risk tolerance function for the investor specifying the investor's probability preference at each of a plurality of monetary amounts relative to a monetary range relevant to the investor, and allocating the investment funds among the investments to create an investment allocation by maximizing an expected value of a first probability density function of the investor's probability preferences determined as a function of a second probability density function of the portfolio's predicted market performance with respect to the investment funds and the investor's risk tolerance function. Rebane does not provide a user with the ability to choose a particular service level for modeling and coaching from a group service levels.

Therefore, it is clear from the description of Wallman, Star, and Rebane, that the prior arts do not considered the possibility of: A method and system for providing remote

Art Unit: 3692

web-based financial portfolio coaching comprising: receiving a selection of a service agreement from a user, wherein the selected service agreement is chosen from a plurality of different service agreements providing various service levels related to portfolio modeling and coaching, and wherein the various service levels define distinct combinations of support, financial models, portfolio modeling, and coaching services to the user, as included in claims 1, 16 and 30.

5. Claims (2-15), (17-29) and (31-42) are allowed because they are dependent claims of the allowable independent claims 1, 16 and 30 above, in that order.

Conclusion

6. Claims **1-42** are allowed.

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to examiner Nga B. Nguyen whose telephone number is (571) 272-6796. The examiner can normally be reached on Monday-Friday from 9:00AM-5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571) 272-6702.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (571) 272-3600.

8. Any response to this action should be mailed to:

Commissioner of Patents and Trademarks

Application/Control Number: 09/930,786
Art Unit: 3692

Page 7

P.O. Box 1450
Alexandria VA, 22131-1450

Or faxed to:

(571) 273-8300 (for formal communication intended for entry),

or

(571) 273-6796 (for informal or draft communication, please label
"PROPOSED" or "DRAFT").

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Nga B. Nguyen/

Primary Examiner, Art Unit 3692

June 9, 2009